Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application. Please amend claims 2, 3, 12, 13, 22, 23, 32, 33, 42, and 43 and add new claims 269-278 as follows:

1. (Original) A method, comprising:

affecting provision of a credit request;

affecting provision of accesser determined information;

affecting provision of bids for accesser credit requests; and

affecting obtaining preferred credit offers.

2. (Currently Amended) The method of claim 1, wherein ~~a step of affecting provision of accesser credit rating, replaces~~ the step of affecting provision of accesser determined information <u>includes a step of affecting provision of accesser credit rating</u>.

3. (Currently Amended) The method of claim 1, wherein ~~a step of affecting provision of accesser determined information and accesser credit rating, replaces~~ the step of affecting provision of accesser determined information <u>includes a step of affecting provision of accesser determined information and accesser credit rating</u>.

4. (Original) The method of claim 1, wherein preferred credit offers are obtained until request fulfillment.

5. (Original) The method of claim 1, further comprising affecting provision of credit issuance.

6. (Original) The method of claim 1, further comprising affecting provision of credit confirmation.

7. (Original) The method of claim 5, further comprising affecting provision of credit confirmation.

8. (Original) The method of claim 1, further comprising affecting provision of credit approval.

9. (Original) The method of claim 5, further comprising affecting provision of credit approval.

10. (Original) The method of claim 7, further comprising affecting provision of credit approval.

11. (Original) A system, comprising:

means for affecting provision of a credit request;

means for affecting provision of accesser determined information;

means for affecting provision of bids for accesser credit requests; and

means for affecting obtaining preferred credit offers.

12. (Currently Amended) The system of claim 11, wherein the means for affecting provision of accesser determined information, instead, is configured for affecting provision of accesser credit rating.

13. (Currently Amended) The system of claim 11, wherein the means for affecting provision of accesser determined information, instead, is configured for affecting provision of accesser determined information and accesser credit rating.

14. (Original) The system of claim 11, wherein the means for affecting obtaining preferred credit offers is configured for obtaining preferred credit offers until request fulfillment.

15. (Original) The system of claim 11, further comprising a means for affecting provision of credit issuance.

16. (Original) The system of claim 11, further comprising a means for affecting provision of credit confirmation.

17. (Original) The system of claim 15, further comprising a means for affecting provision of credit confirmation.

18. (Original) The system of claim 11, further comprising a means for affecting provision of credit approval.

19. (Original) The system of claim 15, further comprising a means for affecting provision of credit approval.

20. (Original) The system of claim 17, further comprising a means for affecting provision of credit approval.

21. (Original) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of a credit request;

code for affecting provision of accesser determined information;

code for affecting provision of bids for accesser credit requests; and

code for affecting obtaining preferred credit offers.

22. (Currently Amended) The computer readable medium of claim 21, wherein the code for affecting provision of accesser determined information, instead, is configured for affecting provision of accesser credit rating.

23. (Currently Amended) The computer readable medium of claim 21, wherein the code for affecting provision of accesser determined information, instead, is configured for affecting provision of accesser determined information and accesser credit rating.

24. (Original) The computer readable medium of claim 21, wherein the code for affecting obtaining preferred credit offers is configured for obtaining preferred credit offers until request fulfillment.

25. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit issuance.

26. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit confirmation.

27. (Original) The computer readable medium of claim 25, further comprising code for affecting provision of credit confirmation.

28. (Original) The computer readable medium of claim 21, further comprising code for affecting provision of credit approval.

29. (Original) The computer readable medium of claim 25, further comprising code for affecting provision of credit approval.

30. (Original) The computer readable medium of claim 27, further comprising code for affecting provision of credit approval.

31. (Original) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of a credit request;

code to affect provision of accesser determined information;

code to affect provision of bids for accesser credit requests; and

code to affect obtaining preferred credit offers.

32. (Currently Amended) The apparatus of claim 31, wherein the code to affect provision of accesser determined information, instead, is configured to affect provision of accesser credit rating.

33. (Currently Amended) The apparatus of claim 31, wherein the code to affect provision of accesser determined information, instead, is configured to affect provision of accesser determined information and accesser credit rating.

34. (Original) The apparatus of claim 31, wherein the code to obtain preferred credit offers is configured to obtain preferred credit offers until request fulfillment.

35. (Original) The apparatus of claim 31, further comprising code to affect provision of credit issuance.

36. (Original) The apparatus of claim 31, further comprising code to affect provision of credit confirmation.

37. (Original) The apparatus of claim 35, further comprising code to affect provision of credit confirmation.

38. (Original) The apparatus of claim 31, further comprising code to affect provision of credit approval.

39. (Original) The apparatus of claim 35, further comprising code to affect provision of credit approval.

40. (Original) The apparatus of claim 37, further comprising code to affect provision of credit approval.

41. (Original) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of a credit request;

affect provision of accesser determined information;

affect provision of bids for accesser credit requests; and

affect obtaining preferred credit offers.

42. (Currently Amended) The system of claim 41, wherein the processor configured to affect provision of accesser determined information, instead, is configured to affect provision of accesser credit rating.

43. (Currently Amended) The system of claim 41, wherein the processor configured to affect provision of accesser determined information, ~~instead,~~ is configured to affect provision of accesser determined information and accesser credit rating.

44. (Original) The system of claim 41, wherein the processor configured to obtain preferred credit offers is configured to obtain preferred credit offers until request fulfillment.

45. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit issuance.

46. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit confirmation.

47. (Original) The system of claim 45, further comprising the processor configured to affect provision of credit confirmation.

48. (Original) The system of claim 41, further comprising the processor configured to affect provision of credit approval.

49. (Original) The system of claim 45, further comprising the processor configured to affect provision of credit approval.

50. (Original) The system of claim 47, further comprising the processor configured to affect provision of credit approval.

51. (Withdrawn) A method, comprising:

affecting a credit transaction; and

affecting ad compensation.

52. (Withdrawn) The method of claim 51, further comprising providing provisions.

53. (Withdrawn) The method of claim 51, further comprising affecting delivery verification payment.

54. (Withdrawn) The method of claim 52, further comprising affecting delivery verification payment.

55. (Withdrawn) A system, comprising:

means for affecting a credit transaction; and

means for affecting ad compensation.

56. (Withdrawn) The system of claim 55, further comprising means for providing provisions.

57. (Withdrawn) The system of claim 55, further comprising means for affecting delivery verification payment.

58. (Withdrawn) The system of claim 56, further comprising means for affecting delivery verification payment.

59. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting a credit transaction; and

code for affecting ad compensation.

60. (Withdrawn) The computer readable medium of claim 59, further comprising code for providing provisions.

61. (Withdrawn) The computer readable medium of claim 59, further comprising code for affecting delivery verification payment.

62. (Withdrawn) The computer readable medium of claim 60, further comprising code for affecting delivery verification payment.

63. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect a credit transaction; and

code to affect ad compensation.

64. (Withdrawn) The apparatus of claim 63, further comprising code to provide provisions.

65. (Withdrawn) The apparatus of claim 63, further comprising code to affect delivery verification payment.

66. (Withdrawn) The apparatus of claim 64, further comprising code to affect delivery verification payment.

67. (Withdrawn) An system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect a credit transaction; and

affect ad compensation.

68. (Withdrawn) The system of claim 67, further comprising code to provide provisions.

69. (Withdrawn) The system of claim 67, further comprising code to affect delivery verification payment.

70. (Withdrawn) The system of claim 68, further comprising code to affect delivery verification payment.

71. (Withdrawn) A method, comprising:

affecting delivery verification payment.

72. (Withdrawn) The method of claim 71, further comprising providing provisions.

73. (Withdrawn) The method of claim 71, further comprising affecting ad compensation.

74. (Withdrawn) A system, comprising:

means for affecting delivery verification payment.

75. (Withdrawn) The system of claim 74, further comprising means for providing provisions.

76. (Withdrawn) The system of claim 74, further comprising means for affecting ad compensation.

77. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting delivery verification payment.

78. (Withdrawn) The computer readable medium of claim 77, further comprising code for providing provisions.

79. (Withdrawn) The computer readable medium of claim 77, further comprising code for affecting ad compensation.

80. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect delivery verification payment.

81. (Withdrawn) The apparatus of claim 80, further comprising code to provide provisions.

82. (Withdrawn) The apparatus of claim 80, further comprising code to affect ad compensation.

83. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect delivery verification payment.

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84. (Withdrawn) The system of claim 83, further comprising the processor configured to provide provisions.

85. (Withdrawn) The system of claim 83, further comprising processor configured to affect ad compensation.

86. (Withdrawn) A method, comprising:

affecting advertising targeting.

87. (Withdrawn) The method of claim 86, further comprising first affecting a credit transaction.

88. (Withdrawn) The method of claim 86, further comprising affecting delivery verification payment.

89. (Withdrawn) The method of claim 87, further comprising affecting delivery verification payment.

90. (Withdrawn) A system, comprising:

means for affecting advertising targeting.

91. (Withdrawn) The system of claim 90, further comprising means for first affecting a credit transaction.

92. (Withdrawn) The system of claim 90, further comprising means for affecting delivery verification payment.

93. (Withdrawn) The system of claim 91, further comprising means for affecting delivery verification payment.

94. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting advertising targeting.

95. (Withdrawn) The computer readable medium of claim 94, further comprising code for first affecting a credit transaction.

96. (Withdrawn) The computer readable medium of claim 94, further comprising code for affecting delivery verification payment.

97. (Withdrawn) The computer readable medium of claim 95, further comprising code for affecting delivery verification payment.

98. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect advertising targeting.

99. (Withdrawn) The computer readable medium of claim 98, further comprising code to first affect a credit transaction.

100. (Withdrawn) The computer readable medium of claim 98, further comprising code to affect delivery verification payment.

101. (Withdrawn) The computer readable medium of claim 99, further comprising code to affect delivery verification payment.

102. (Withdrawn) An system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect advertising targeting.

103. (Withdrawn) The system of claim 102, further comprising the processor configured to first affect a credit transaction.

104. (Withdrawn) The system of claim 102, further comprising the processor configured to affect delivery verification payment.

105. (Withdrawn) The system of claim 103, further comprising the processor configured to affect delivery verification payment.

106. (Withdrawn) A method, comprising:

affecting provision of ads;

storing ads in a database.

107. (Withdrawn) The method of claim 106, further comprising affecting ad compensation.

108. (Withdrawn) A system, comprising:

means for affecting provision of ads;

means for storing ads in a database.

109. (Withdrawn) The method of claim 108, further comprising means for affecting ad compensation.

110. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of ads;

code for storing ads in a database.

111. (Withdrawn) The computer readable medium of claim 110, further comprising code for affecting ad compensation.

112. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of ads; and

code to store ads in a database.

113. (Withdrawn) The apparatus of claim 112, further comprising code to affect ad compensation.

114. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of ads;

store ads in a database.

115. (Withdrawn) The system of claim 114, further comprising the processor configured to affect ad compensation.

116. (Withdrawn) A method, comprising:

affecting provision of accesser availability information;

storing accesser availability information in a database.

117. (Withdrawn) The method of claim 116, further comprising affecting ad compensation.

118. (Withdrawn) A system, comprising:

means for affecting provision of accesser availability information;

means for storing accesser availability information in a database.

119. (Withdrawn) The system of claim 118, further comprising means for affecting ad compensation.

120. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of accesser availability information;

code for storing accesser availability information in a database.

121. (Withdrawn) The computer readable medium of claim 120, further comprising code for affecting ad compensation.

122. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program

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code, further comprising:

code to affect provision of accesser availability information; and

code to store accesser availability information in a database.

123. (Withdrawn) The apparatus of claim 122, further comprising code to affect ad compensation.

124. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of accesser availability information;

store accesser availability information in a database.

125. (Withdrawn) The apparatus of claim 124, further comprising the processor configured to affect ad compensation.

126. (Withdrawn) A method, comprising:

affecting provision of anonID information.

127. (Withdrawn) The method of claim 126, wherein an accesser is affecting provision of anonID information.

128. (Withdrawn) The method of claim 126, wherein an information holding source is affecting provision of anonID information.

129. (Withdrawn) A system, comprising:

means for affecting provision of anonID information.

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130. (Withdrawn) The method of claim 129, wherein the means for affecting provision of anonID information is affected by an accesser.

131. (Withdrawn) The method of claim 129, wherein the means for affecting provision of anonID information is affected by an information holding source.

132. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of anonID information.

133. (Withdrawn) The computer readable medium of claim 132, wherein the code for affecting provision of anonID information is affected by an accesser.

134. (Withdrawn) The computer readable medium of claim 132, wherein the code for affecting provision of anonID information is affected by an information holding source.

135. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of anonID information.

136. (Withdrawn) The apparatus of claim 135, wherein the code to affect provision of anonID information is affected by an accesser.

137. (Withdrawn) The apparatus of claim 135, wherein the code to affect provision of anonID information is affected by an information holding source.

138. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of anonID information.

139. (Withdrawn) The system of claim 138, wherein the processor configured to affect provision of anonID information is affected by an accesser.

140. (Withdrawn) The system of claim 138, wherein the processor configured to affect provision of anonID information is affected by an information holding source.

141. (Withdrawn) A method, comprising:

affecting limitation of accesser identifying information.

142. (Withdrawn) The method of claim 141, wherein accesser identifying information is limited by employing cryptographic techniques.

143. (Withdrawn) The method of claim 141, further comprising storing the limited accesser information.

144. (Withdrawn) The method of claim 142, further comprising storing the limited accesser information.

145. (Withdrawn) A system, comprising:

means for affecting limitation of accesser identifying information.

146. (Withdrawn) The system of claim 145, wherein accesser identifying information is limited by employing cryptographic means.

147. (Withdrawn) The system of claim 145, further comprising means for storing the limited accesser information.

148. (Withdrawn) The system of claim 146, further comprising means for storing the limited accesser information.

149. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting limitation of accesser identifying information.

150. (Withdrawn) The computer readable medium of claim 149, wherein accesser identifying information is limited by employing cryptographic techniques.

151. (Withdrawn) The computer readable medium of claim 149, further comprising code for storing the limited accesser information.

152. (Withdrawn) The computer readable medium of claim 150, further comprising code for storing the limited accesser information.

153. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect the limitation of accesser identifying information.

154. (Withdrawn) The apparatus of claim 153, wherein accesser identifying information is limited by employing cryptographic techniques.

155. (Withdrawn) The apparatus of claim 153, further comprising code to store the limited accesser information.

156. (Withdrawn) The apparatus of claim 154 further comprising code to store the limited accesser information.

157. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect the limitation of accesser identifying information.

158. (Withdrawn) The system of claim 157, wherein accesser identifying information is limited by employing cryptographic means.

159. (Withdrawn) The system of claim 157, further comprising the processor configured to store the limited accesser information.

160. (Withdrawn) The system of claim 158, further comprising the processor configured to store the limited accesser information.

161. (Withdrawn) A method, comprising:

affecting provision of accesser information;

affecting obtaining accesser information;

affecting provision of accesser credit rating; and

affecting accesser credit rating.

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162. (Withdrawn) The method of claim 161, further comprising affecting provision of accesser credit rating.

163. (Withdrawn) The method of claim 161, further comprising affecting provision of accesser determined information.

164. (Withdrawn) The method of claim 161, wherein affecting provision of accesser credit rating is automatically affected.

165. (Withdrawn) A system, comprising:

means for affecting provision of accesser information;

means for affecting obtaining accesser information;

means for affecting provision of accesser credit rating; and

means for affecting accesser credit rating.

166. (Withdrawn) The system of claim 165[[161]], further comprising means for affecting provision of accesser credit rating.

167. (Withdrawn) The system of claim 165[[161]], further comprising means for affecting provision of accesser determined information.

168. (Withdrawn) The system of claim 165[[161]], wherein means for affecting provision of accesser credit rating is automatically affected.

169. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of accesser information;

code for affecting obtaining accesser information;

code for affecting provision of accesser credit rating; and

code for affecting accesser credit rating.

170. (Withdrawn) The computer readable medium of claim 169, further comprising code for affecting provision of accesser credit rating.

171. (Withdrawn) The computer readable medium of claim 169, further comprising code for affecting provision of accesser determined information.

172. (Withdrawn) The computer readable medium of claim 169, wherein code for affecting provision of accesser credit rating is automatically affected.

173. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of accesser information;

code to affect obtaining accesser information;

code to affect provision of accesser credit rating; and

code to affect accesser credit rating.

174. (Withdrawn) The apparatus of claim 173, further comprising code to affect the provision of accesser credit rating.

175. (Withdrawn) The apparatus of claim 173, further comprising code to affect the provision of accesser determined information.

176. (Withdrawn) The apparatus of claim 173, wherein code to affect provision of accesser credit rating is automatically affected.

177. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of accesser information;

affect obtaining accesser information;

affect provision of accesser credit rating; and

affect accesser credit rating.

178. (Withdrawn) The system of claim 177, further comprising the processor configured to affect the provision of accesser credit rating.

179. (Withdrawn) The system of claim 177, further comprising the processor configured to affect the provision of accesser determined information.

180. (Withdrawn) The system of claim 177, wherein the processor configured to affect provision of accesser credit rating is automatically affected.

181. (Withdrawn) A method, comprising:

affecting provision of credit requests;

affecting provision of accesser credit rating;

affecting provision of accesser credit issuance.

182. (Withdrawn) The method of claim 181, wherein the step of affecting provision of accesser determined information, replaces the step of affecting provision of accesser credit rating.

183. (Withdrawn) The method of claim 181, wherein the step of affecting provision of accesser confirmation, replaces the step of affecting provision of accesser credit issuance.

184. (Withdrawn) The method of claim 181, wherein the step of affecting provision of accesser approval, replaces the step of affecting provision of accesser credit issuance.

185. (Withdrawn) A system, comprising:

means for affecting provision of credit requests;

means for affecting provision of accesser credit rating;

means for affecting provision of accesser credit issuance.

186. (Withdrawn) The system of claim 185, wherein the means for affecting provision of accesser credit rating, instead, is configured for affecting provision of accesser determined information.

187. (Withdrawn) The system of claim 185, wherein the means for affecting provision of accesser credit issuance, instead, is configured for affecting provision of accesser confirmation.

188. (Withdrawn) The system of claim 185, wherein the means for affecting provision of accesser credit issuance, instead, is configured for affecting provision of accesser approval.

189. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of credit requests;

code for affecting provision of accesser credit rating;

code for affecting provision of accesser credit issuance.

190. (Withdrawn) The computer readable medium of claim 189, wherein the code for affecting provision of accesser credit rating, instead, is configured for affecting provision of accesser determined information.

191. (Withdrawn) The computer readable medium of claim 189, wherein the code for affecting provision of accesser credit issuance, instead, is configured for affecting provision of accesser confirmation.

192. (Withdrawn) The computer readable medium of claim 189, wherein the code for affecting provision of accesser credit issuance, instead, is configured for affecting provision of accesser approval.

193. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of credit requests;

code to affect provision of accesser credit rating; and

code to affect provision of accesser credit issuance.

194. (Withdrawn) The apparatus of claim 193, wherein the code to affect provision of accesser credit rating, instead, is configured to affect provision of accesser determined information.

195. (Withdrawn) The apparatus of claim 193, wherein the code to affect provision of accesser credit issuance, instead, is configured to affect provision of accesser confirmation.

196. (Withdrawn) The apparatus of claim 193, wherein the code to affect provision of accesser credit issuance, instead, is configured to affect provision of accesser approval.

197. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor configured to:

affect provision of credit requests;

affect provision of accesser credit rating;

affect provision of accesser credit issuance.

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198. (Withdrawn) The system of claim 197, wherein the processor configured to affect provision of accesser credit rating, instead, is configured to affect provision of accesser determined information.

199. (Withdrawn) The system of claim 197, wherein the processor configured to affect provision of accesser credit issuance, instead, is configured to affect provision of accesser confirmation.

200. (Withdrawn) The system of claim 197, wherein the processor configured to affect provision of accesser credit issuance, instead, is configured to affect provision of accesser approval.

201. (Withdrawn) A method, comprising:

affecting provision of accesser credit rating.

202. (Withdrawn) The method of claim 201, further comprising employing the accesser credit rating to affect provider offerings.

203. (Withdrawn) The method of claim 201, further comprising employing the accesser credit rating to affect provider solicitations for offerings.

204. (Withdrawn) A system, comprising:

means for affecting provision of accesser credit rating.

205. (Withdrawn) The system of claim 204, further comprising means for employing the accesser credit rating to affect provider offerings.

206. (Withdrawn) The system of claim 204, further comprising means for employing the accesser credit rating to affect provider solicitations for offerings.

207. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of accesser credit rating.

208. (Withdrawn) The computer readable medium of claim 207, further comprising code for employing the accesser credit rating to affect provider offerings.

209. (Withdrawn) The computer readable medium of claim 207, further comprising code for employing the accesser credit rating to affect provider solicitations for offerings.

210. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program code, further comprising:

code to affect provision of accesser credit rating.

211. (Withdrawn) The apparatus of claim 210, further comprising code to employ the accesser credit rating to affect provider offerings.

212. (Withdrawn) The apparatus of claim 210, further comprising code to employ the accesser credit rating to affect provider solicitations for offerings.

213. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor

configured to:

affect provision of accesser credit rating.

214. (Withdrawn) The system of claim 213, further comprising the processor configured to employ the accesser credit rating to affect provider offerings.

215. (Withdrawn) The system of claim 213, further comprising the processor configured to employ the accesser credit rating to affect provider solicitations for offerings.

216. (Withdrawn) A method, comprising:

affecting provision of accesser anonID information.

217. (Withdrawn) The method of claim 216, further comprising employing the accesser anonID information to affect provider offerings.

218. (Withdrawn) The method of claim 216, further comprising employing the accesser anonID information affect provider solicitations for offerings.

219. (Withdrawn) A system, comprising:

means for affecting provision of accesser anonID information.

220. (Withdrawn) The system of claim 216, further comprising means for employing the accesser anonID information to affect provider offerings.

221. (Withdrawn) The system of claim 216, further comprising means for employing the accesser anonID information affect provider solicitations for offerings.

222. (Withdrawn) Computer executable software code stored on a computer readable medium, the code, comprising:

code for affecting provision of accesser anonID information.

223. (Withdrawn) The computer readable medium of claim 222, further

comprising code for employing the accesser anonID information to affect provider offerings.

224. (Withdrawn) The computer readable medium of claim 222, further

comprising code for employing the accesser anonID information affect provider solicitations for

offerings.

225. (Withdrawn) An apparatus, comprising:

a memory having at least one region for storing executable program code; and

a processor for executing the program code stored in the memory, wherein the program

code, further comprising:

code to affect provision of accesser anonID information.

226. (Withdrawn) The apparatus of claim 225, further comprising code to employ

the accesser anonID information to affect provider offerings.

227. (Withdrawn) The apparatus of claim 225, further comprising code to employ

the accesser anonID information affect provider solicitations for offerings.

228. (Withdrawn) A system, comprising:

a memory device; and

a processor disposed in communication with said memory device, said processor

configured to:

affect provision of accesser anonID information.

229. (Withdrawn) The system of claim 228, further comprising the processor

configured to employ the accesser anonID information to affect provider offerings.

230. (Withdrawn) The system of claim 228, further comprising the processor configured to employ the accesser anonID information affect provider solicitations for offerings

231. (Withdrawn) A method, comprising

providing an identification key;

obtaining an identification code from the identification key;

encrypting the identification code;

providing encryption results to a payments system server.

232. (Withdrawn) The method of claim 231, further comprising employing the provided encryption results to non-repudiate a transaction.

233. (Withdrawn) A method, comprising

inspecting an ID;

obtaining a 3rd party ID code from the ID;

identifying an ID type from the ID;

verifying the fidelity of the ID

encrypting the 3rd party ID code into a non repudiation ID;

verifying the non repudiation ID is valid.

234. (Withdrawn) The method of claim 233, wherein the ID type is identified manually.

235. (Withdrawn) The method of claim 233, wherein the ID type is identified automatically.

236. (Withdrawn) The method of claim 233, wherein the non repudiation ID is a composite of the 3rd party ID code and biometrics.

237. (Withdrawn) The method of claim 233, wherein the non repudiation ID is a composite of the 3rd party ID code and a PIN.

238. (Withdrawn) The method of claim 233, wherein the encrypted 3rd party ID code is hashed into a non repudiation ID.

239. (Withdrawn) A system, comprising

means for inspecting an ID;

means for obtaining a 3rd party ID code from the ID;

means for identifying an ID type from the ID;

means for verifying the fidelity of the ID

means for encrypting the 3rd party ID code into a non repudiation ID;

means for verifying the non repudiation ID is valid.

240. (Withdrawn) The system of claim 239, wherein the ID type is identified manually.

241. (Withdrawn) The system of claim 239[[233]], wherein the ID type is identified automatically.

242. (Withdrawn) The system of claim 239, wherein the non repudiation ID is a composite of the 3rd party ID code and biometrics.

243. (Withdrawn) The system of claim 239, wherein the non repudiation ID is a composite of the 3rd party ID code and a PIN.

244. (Withdrawn) The system of claim 239, wherein the encrypted 3rd party ID code is hashed into a non repudiation ID.

245. (Withdrawn) A computer program stored on a computer readable medium, the program, comprising

a module to inspect an ID;

a module to obtain a 3rd party ID code from the ID;

a module to identify an ID type from the ID;

a module to verify the fidelity of the ID

a module to encrypt the 3rd party ID code into a non repudiation ID;

a module to verify the non repudiation ID is valid.

246. (Withdrawn) The medium of claim 245, wherein the ID type is identified manually.

247. (Withdrawn) The medium of claim 245, wherein the ID type is identified automatically.

248. (Withdrawn) The medium of claim 245, wherein the non repudiation ID is a composite of the 3rd party ID code and biometrics.

249. (Withdrawn) The medium of claim 245, wherein the non repudiation ID is a composite of the 3rd party ID code and a PIN.

250. (Withdrawn) The medium of claim 245, wherein the encrypted 3rd party ID code is hashed into a non repudiation ID.

251. (Withdrawn) An apparatus, comprising

a processor;

storage, communicatively connected to the processor; and

a program, stored in the storage, comprising:

a module to inspect an ID;

a module to obtain a 3rd party ID code from the ID;

a module to identify an ID type from the ID;

a module to verify the fidelity of the ID

a module to encrypt the 3rd party ID code into a non repudiation ID;

a module to verify the non repudiation ID is valid.

252. (Withdrawn) The apparatus of claim 251, wherein the ID type is identified manually.

253. (Withdrawn) The apparatus of claim 251, wherein the ID type is identified automatically.

254. (Withdrawn) The apparatus of claim 251, wherein the non repudiation ID is a composite of the 3rd party ID code and biometrics.

255. (Withdrawn) The apparatus of claim 251, wherein the non repudiation ID is a composite of the 3rd party ID code and a PIN.

256. (Withdrawn) The apparatus of claim 251, wherein the encrypted 3rd party ID code is hashed into a non repudiation ID.

257. (Withdrawn) A method, comprising

providing a target system with a dynamic adapter installer medium and affecting installer

execution;

obtaining a desired bridge system type;

selecting payment system bridge software compatible with the desired bridge system;

selecting payment system bridge compatible with the target system from the selected

payment system bridge software compatible with the desired bridge system;

installing selected and corresponding payment system bridge software compatible with

both the target system and the desired bridge system.

258. (Withdrawn) The method of claim 257[[233]], wherein the target system is a

closed loop payment system.

259. (Withdrawn) The method of claim 257[[233]], wherein the target system is a

merchant client system.

260. (Withdrawn) A system, comprising

means for providing a target system with a dynamic adapter installer medium and

affecting installer execution;

means for obtaining a desired bridge system type;

means for selecting payment system bridge software compatible with the desired bridge

system;

means for selecting payment system bridge compatible with the target system from the

selected payment system bridge software compatible with the desired bridge system;

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means for installing selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system.

261. (Withdrawn) The system of claim 260, wherein the target system is a closed loop payment system.

262. (Withdrawn) The system of claim 260, wherein the target system is a merchant client system.

263. (Withdrawn) A computer program stored on a computer readable medium, the program, comprising

a module to provide a target system with a dynamic adapter installer medium and affecting installer execution;

a module to obtain a desired bridge system type;

a module to select payment system bridge software compatible with the desired bridge system;

a module to select payment system bridge compatible with the target system from the selected payment system bridge software compatible with the desired bridge system;

a module to install selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system.

264. (Withdrawn) The medium of claim 263, wherein the target system is a closed loop payment system.

265. (Withdrawn) The medium of claim 263, wherein the target system is a merchant client system.

266. (Withdrawn) An apparatus, comprising

a processor;

storage, communicatively connected to the processor; and

a program, stored in the storage, comprising:

a module to provide a target system with a dynamic adapter installer medium and affecting installer execution;

a module to obtain a desired bridge system type;

a module to select payment system bridge software compatible with the desired bridge system;

a module to select payment system bridge compatible with the target system from the selected payment system bridge software compatible with the desired bridge system;

a module to install selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system.

267. (Withdrawn) The apparatus of claim 266, wherein the target system is a closed loop payment system.

268. (Withdrawn) The apparatus of claim 266, wherein the target system is a merchant client system.

269. (New) The method of claim 5, wherein the provision of credit issuance is obtained from more than one creditor.

270. (New) The method of claim 269 wherein the provision of credit issuance is stored on a chip based smartcard.

271. (New) The system of claim 15, wherein the provision of credit issuance is obtained from more than one creditor.

272. (New) The system of claim 271, wherein the provision of credit issuance is stored on a chip based smartcard.

273. (New) The computer readable medium of claim 25, wherein the provision of credit issuance is obtained from more than one creditor.

274. (New) The computer readable medium of claim 273, wherein the provision of credit issuance is stored on a chip based smartcard.

275. (New) The apparatus of claim 35, wherein the provision of credit issuance is obtained from more than one creditor.

276. (New) The apparatus of claim 275, wherein the provision of credit issuance is stored on a chip based smartcard.

277. (New) The method of claim 45, wherein provision of credit issuance is obtained from more than one creditor.

278. (New) The method of claim 277, wherein provision of credit issuance is stored on a chip based smartcard.